



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Phillip Koh-Kwe Hsu, Group Art Unit: 2755  
et al.

Serial No.: 09/687,892 Examiner: Not yet assigned

Filed: October 13, 2000 Docket No. 4034-61

For: **SYSTEM AND METHOD FOR DELIVERING A  
FINANCIAL MESSAGE**

**RECEIVED**

JAN 11 2001

Technology Center 2100

Hon. Commissioner of Patents and Trademarks  
Washington, DC 20231

Sir:

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 CFR §1.97(b)**

In accordance with the duty of disclosure under 37 CFR. §1.56, Applicant hereby notifies the U.S. Patent and Trademark Office of the following documents, which are listed on the attached PTO-1449 Form. The Examiner may deem these documents to be relevant to patentability of the claims of the above-identified application. A copy of each of the documents is enclosed for convenience of the Examiner.

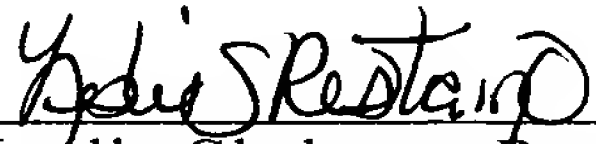
The submission of the listed documents is not intended as an admission that any of the documents constitutes prior art against the claims of the present application. Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Applicants respectfully request that the listed documents be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO-1449 be returned in accordance with MPEP §609.

It is understood that no fee is necessary for submission of this Information Disclosure Statement, as it is being filed before the later of three months from the filing date or the mailing of the first Office Action on the merits.

The Commissioner is hereby authorized to charge payment of any fees associated with this application or credit any overpayment to Deposit Account No. 50-0444.

Respectfully submitted,

  
Leslie Gladstone Restaino  
Reg. No. 38,893

Enclosures

Riker, Danzig, Scherer, Hyland & Perretti, LLP  
Headquarters Plaza  
One Speedwell Avenue  
P.O. Box 1981  
Morristown, New Jersey 07962-1981  
(973) 538-0800

Dated: January 4, 2001

**Certificate of Mailing by First Class Mail**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Assistant Commissioner of Patents, Washington, D.C. 20231 on 01/04/2001.

  
*Signature of the person signing the certification*

**Angela Gehring**  
*Printed or typed name of the person signing the certificate*

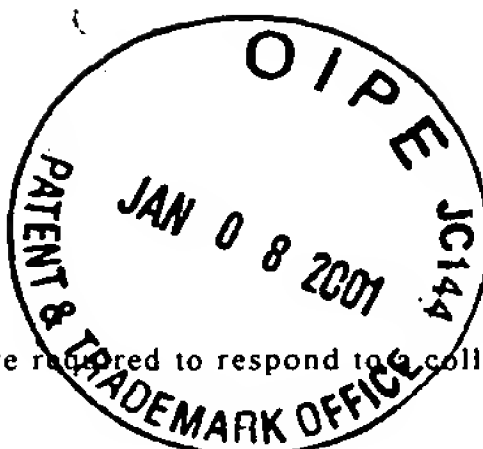
**January 4, 2001**  
*Date*



Please type a plus sign (+) inside this box →

+

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.



PTO/SB/21 (8-00)  
Approved for use through 10/31/2002. OMB 0651-0031  
Patent and Trademark Office U.S. Department of Commerce

2157 2755  
+  
7

# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/687,892
Filing Date	October 13, 2000
First Named Inventor	Phillip Koh-Kwe Hsu, et al.
Group Art Unit	2755
Examiner Name	Not yet assigned
Attorney Docket Number	4034-61

RECEIVED

JAN 11 2001

## ENCLOSURES (check all that apply)

Technology Center 2100

- ☐ Fee Transmittal Form
  - ☐ Fee Attached
- ☐ Petitions to the Commissioner
- ☐ Request For Corrected Filing Receipt With A Copy Of the Official Receipt
- ☐ Amendment/Reply
  - ☐ After Final
  - ☐ Affidavits/declaration(s)
- ☐ Extension of Time Request
- ☐ Express Abandonment Request
- ☒ Information Disclosure Statement Form PTO-1449
  - 22 References
- ☐ Certified Copy of Priority Document(s)
- ☐ Response to Missing Parts/Incomplete Application
  - ☐ Response to Missing Parts under 37 CFR 1.52 or 1.53

- ☐ Assignment Papers (for an Application)
- ☐ Drawing(s) -     Sheets
- ☐ Licensing-related Papers
- ☐ Petition
- ☐ Petition Routing Slip (PTO/SB/69) and Accompanying Petition
- ☐ Petition to Convert to a Provisional Application
- ☐ Power of Attorney, Revocation Change of Correspondence Address
- ☐ Terminal Disclaimer
- ☐ Small Entity Statement
- ☐ Request for Refund
- ☐ CD, Number of CD(s)

- ☐ After Allowance Communication to Group
- ☐ Appeal Communication to Board of Appeals and Interferences
- ☐ Appeal Communication Group (Appeal Notice, Brief, Reply Brief)
- ☐ Proprietary Information
- ☐ Status Letter
- ☐ Withdrawal of attorney as Attorney or Agent
- ☒ Other Enclosure(s) (please identify below):

Return Receipt Postcard

Remarks

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Leslie Gladstone Restaino, Reg. No. 38,893
Signature	<i>Leslie S Restaino</i>
Date	1/4/2001

## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on this date 01/04/2001

Type or printed name	Angela Gehring		
Signature	<i>Angela R. Gehring</i>	Date	January 4, 2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be send to the Chief Information Officer. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.